

## **The complaint**

Mrs H complains Barclays Bank UK PLC ("Barclays") closed her accounts without providing her notice despite saying it did so by letter. Mrs H is also unhappy she wasn't provided with timely and accurate statements, and that she was provided with incorrect information and poor customer service in branch.

Mrs H says Barclays' action have caused her financial loss due to lost interest and ISA status on her savings, embarrassment, distress, and inconvenience. To put things right, Mrs H wants an apology, a change in Barclays' process so other people aren't similarly affected, and compensation for the financial loss, distress, and inconvenience she's suffered.

## **What happened**

The details of this complaint are well known by both parties, so I won't repeat them again here in detail. Instead, I'll focus on setting out some of the key facts and on giving my reasons for my decision.

Barclays didn't uphold Mrs H's complaint. Mrs H referred her complaint to this service. One of our Investigator's looked into Mrs H's complaint, and they recommended it wasn't upheld. In summary, the key points they made were:

1. Barclays provided sufficient notice of its intention to close the accounts if they remained inactive. And it has shown the letters were sent. Barclays can't be held responsible for any postal issues
2. A statement sent in January 2024 only showed the savings account as open at that point. But as this was closed in February 2024, the statement showed a correct position at that time of the accounts held.
3. When paying the balances back Barclays have back dated any applicable interest
4. Because of a lack of evidence, they can't find that Barclays did anything wrong in branch about opening a new account for Mrs H

Mrs H didn't agree with what our Investigator said. She emphasised that she lived at the same address for many years and all correspondence is carefully reviewed and archived. She strongly questions that if she would have been put on notice, why she wouldn't have acted sooner to remedy any potential financial loss and access to her funds. She was also unhappy that the statement she did receive in January 2024 made no reference to the account closures either. Mrs H says her recollection of what happened in branch was made from her contemporaneous notes – and appropriate weight should be given to this comparative to what Barclays' staff say.

As there was no agreement, this complaint has been passed to me to decide.

## **What I've decided – and why**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Having done so, I have decided not to uphold this complaint. I know Mrs H feels strongly about her complaint and my decision will disappoint her. So, I'll explain why.

Barclays is entitled to close an account just as a customer may close an account with it. But before Barclays closes an account, it must do so in a way, which complies with the terms and conditions of the account. The terms and conditions of the account, which Barclays and Mrs H had to comply with, say that it could close the account by giving her at least two months' notice. And in certain circumstances it can close an account immediately or with less notice.

Barclays has explained that it closed Mrs H's accounts which comprised of a Basic Bank account, a savings account, and an ISA account due to dormancy. That is, there had been no activity on the account for well over a year which led to them being picked up by its systems. Barclays say it does this to meet its wider obligations to prevent fraud, identity theft and in preventing any losses to itself and its customers.

Barclays has provided me with the copies of the three letters it says were sent to Mrs H informing her that if her accounts remain inactive, then they will be closed. The notice period provided before the account would be closed, and if Barclays didn't hear from Mrs H, was over two months. I'm satisfied given what the terms of account say, and Barclays' wider obligations, that it acted fairly in the actions it took when deciding it may close the accounts if they remained inactive.

This brings me to the crux of Mrs H's complaint – that is, she didn't receive any letters relating to forward notice of her accounts being closed if they remained inactive. I have carefully reviewed the copy of the letters Barclays have sent me which it says were sent to Mrs H. I can see they are all correctly addressed, and I haven't seen any evidence that suggests Barclays had any issues in sending such letters. Mrs H says she is meticulous with her correspondence - I have no reason to doubt this to be the case. But given the evidence I'm presented with, I think it most likely the letters were sent given I have the copies of the actual letters.

Barclays can't be held responsible for any postal issues, if that is what occurred here. I also haven't seen any evidence that Mrs H was having issues with her post.

I note one of the accounts was a Basic Bank account. There is an argument this shouldn't have been closed due to what the Payment Account Regulations 2015 say about these types of account. But I'm satisfied Mrs H had another account with a major bank given she was able to transfer her funds there, and as her account had no activity for a considerable time meaning she likely was using another account for her day-to-day banking needs.

I'm satisfied the statement not showing the other account closures in January 2024 wasn't inaccurate or unfair given what was happening with the other account based on when notice was provided for them. I'm also satisfied, from the account statements I've been given, that interest was applied to the relevant accounts up and until closure. Barclays don't need to do anymore here.

Barclays staff member recalls the interaction in branch with Mrs H. They accept Mrs H may have been given incorrect information by her colleague previously about being able to reopen a new account. Given this issue in isolation didn't cause Mrs H any financial loss,

and it was quickly corrected, I see no basis to award any compensation here. Mrs H was also informed that she could apply for a new account with Barclays if she wanted to.

So, in conclusion I'm satisfied Barclays acted fairly in closing the accounts and that it provided Mrs H with adequate notice. Because of this, I see no basis in which to make an award of compensation. I would add here that our role is to determine individual complaints and anything about a regulated financial businesses' overall practice is a matter for the regulator – the Financial Conduct Authority.

### **My final decision**

For the reasons above, I have decided not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 5 December 2025.

Ketan Nagla  
**Ombudsman**